

Direct Authorization Glossary of Terms

GLOSSARY TERM	DEFINITION
Agreement ID	The Agreement ID identifies the agreement associated with the retiree deduction. It defines the unique Sponsor, Carrier, Third Party Administrator and Deduction Type relationship.
Business Partner	A business partner is an external individual or organization directly involved in the administration of the CalPERS Direct Authorization process. This includes member associations, credit unions and employers providing medical, vision, dental or life insurance.
Business Partner Area of CalPERS On-Line	The Business Partner area of CalPERS On-Line is the repository for all information and communication to Business Partners throughout the project. It will include forms to collect updated contact information. This area will also be the location for PERT forms.
CalPERS ID	A CalPERS ID is a unique CalPERS identification number that is automatically assigned to all participants and business partners within myCalPERS. The CalPERS ID allows CalPERS to communicate with participants and business partners in a safe way without compromise.
Carrier	The Carrier is an insurance company providing medical, dental, vision or life insurance coverage for a retiree.
Conditional Field "C"	Indicates that the data for that field is required when certain conditions are met based on values in another field. Applicable conditions are located in the column of this document titled "Description." Information populated when not called for by a condition.
Data Element Name	The plain English name of the information that will be required in this field.
Data Element Number	The numerical designation that corresponds with data element in the same row.
Data Protection or Data Security	Measures to safeguard against modification, destruction, or disclosure of data by those not authorized to have access.
Data Type	Tells what kind of data is being handled. May indicate date, string, integer, or decimal.
Decision Maker	High level contact within an agency - directs important, time sensitive information to various departments, such as HR, IT, and Finance.
Deduction Processor	The Deduction Processor is the organization that is responsible for submitting the individual deduction requests to CalPERS. The deduction request may be to add a new deduction for a participant or to change or delete an existing deduction. The Deduction Processor is responsible for ensuring that the deduction request is properly formatted and submitted to CalPERS.
Description of Submitted Data	A longer, more detailed description of the field including explanation of submitted data, and any conditions under which the field must be populated.
Direct Authorization	A process whereby CalPERS processes deductions from retiree warrants through a formal legal agreement.

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Direct Authorization Vendor	An organization authorized to receive monthly deductions from a retirement warrant requested by an annuitant to pay premiums, a loan, etc. to a sponsored company. For example: Employee Association, Credit Union, Insurance Company, etc.
EFT	Electronic Fund Transfer - to transfer funds electronically.
Encryption	Cryptographic transformation of data (called "plaintext") into a form (called "ciphertext") that conceals the data's original meaning to prevent it from being known or used. If the transformation is reversible, the corresponding reversal process is called
Extensible Markup Language (XML)	XML is a simple, very flexible text format derived from SGML (ISO 8879). Originally designed to meet the challenges of large-scale electronic publishing, XML is also playing an increasingly important role in the exchange of a wide variety of data on the W
External Interface	Systems external to CalPERS that will interface with the new my CalPERS system. External Interfaces will allow for data transfer between external systems and the new my CalPERS system. This exchange can be one way in, one way out, or both ways.
Field Values	A list of the data that should be provided, if applicable, or the format that the field should be populated under.
File Transfer Protocol (FTP)	my CalPERS Reporting Method: Direct Authorization Deduction Processor may create an XML file containing deduction requests and have a scheduled process that will use FTP to transfer this file to CalPERS. The Carrier Register may also be received via FTP.
File Upload	my CalPERS Reporting Method: Direct Authorization Deduction Processor may create an XML file containing deduction requests and use the internet to upload that file to my CalPERS system for processing.
Fiscal Year	CalPERS operates on a fiscal year calendar, which is July 1 to June 30 each year.
HTTPS	Secure HTTP, hypertext transfer protocol over secure socket layer.
Max Length	The maximum number of characters that the field will accept.
my CalPERS	The new my CalPERS system will put in place a single integrated system and will replace many existing CalPERS systems that are used today. The new my CalPERS system will interface with both external and internal systems to allow the necessary data flows

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Online Data Entry	my CalPERS Reporting Method: Direct Authorization Deduction Processors may log-in to the my CalPERS system, and enter deduction requests directly into CalPERS Online system. Sponsors will use the online system to initiate new and administer existing Dire
Optional Field "O"	Indicates that the data is optional for that field. Information populated when not called for will be ignored. If data is missing in an Optional field, no error will be returned. The column titled "Description" indicates what format in which the optional
Participant	A participant is either a member who has a benefit account or a representative who receives benefits from CalPERS on the member's behalf. Examples of a participant are a member or non-member, power of attorney, retiree, community property payee, beneficia
Participant ID	The Participant ID is a unique 10-digit identifier created by the new system during the initial enrollment of the participant. It replaces a Member's Social Security Number.
PERT Phase One	A series of two-hour Web conference sessions during which information regarding the three choices available to Direct Authorization Deduction Processors for reporting deduction requests to CalPERS. This included a walk-through of the new data element def
PERT Phase Three	A series of Web conference sessions during which XML file testing requirements and procedures are communicated, and the System Administration roles and responsibilities are reviewed with Sponsors and Deduction Requestors.
PERT Phase Two	A series of Web conference sessions during which PERT will demonstrate the use of my CalPERS screens used to initiate new Direct Authorization agreements and submit deduction requests . This conference will also address all other training topics within PE
Required Field "R"	Indicates that the data is required for the field and an error will generate if the field is not populated.
Retiree	A retiree is a member currently receiving a benefit from CalPERS. Also known as an annuitant, this individual can be a retiree, beneficiary, or survivor who is receiving a benefit.
SFTP	Secure File Transfer Protocol (SFTP) provides extra security by encrypting the files before transmission. It encrypts both the commands and the data, preventing passwords and sensitive information from being transmitted in clear text over the network.

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Social Security Number (SSN)	A nine-digit number specific to each member/participant issued by the Social Security Administration.
Sponsor	The Sponsor is the owner of the Direct Authorization agreement with CalPERS. The sponsor may be a Credit Union, member association, charitable organization or the employer who is providing medical, vision, dental or life insurance coverage for the retiree
Technical Toolkit	The set of technical documentation that PERT has provide to Deduction Requestors as aids in defining data and developing their reporting strategy.
The Public Employer Readiness Team (PERT)	The Public Employer Readiness Team is responsible for the outreach and on-boarding activities required to prepare all Business Partners who manage Direct Authorization agreements or submit Deduction Requests to CalPERS such that they are ready to use the
Third Party Administrator (TPA)	The Sponsor for a Direct Authorization agreement with CalPERS may designate a Third Party Administrator to manage the individual deduction requests for retirees eligible under that agreement.
TPA	Third Party Administrator
URL	Uniform Resource Locator - the global address of documents and other resources on the World Wide Web.
Web Conferences	Live meetings or presentations via the Internet. In a Web conference, each participant sits at his or her own computer and is connected to other participants via the internet. This can be either a downloaded application on each of the attendees computers
Webinar	Specific type of Web conference. It is typically one-way, from the speaker to the audience with limited audience interaction, such as in a webcast. A webinar can also be interactive, and include polling questions and question and answer sessions to allow
XML Schema	A schema is a way to describe and validate data in an XML environment. A schema is a model for describing the structure of information. XML Schema (XSD) is a recommendation of the W3C.
XML Style Sheet (XSL)	A language to describe how data within an XML document should be displayed.
XSD	XML Schema Definition - provides a sample XML data structure.
XSL	Extensible Stylesheet Language - XSL is a family of recommendations for defining XML document transformation and presentation. It consists of three parts: XSL Transformations, XML Path Language, and XSL Formatting Objects.